

banks in these distressed communities would be willing to even get into the program and extend money to these individuals who already are in trouble? Or would the only banks participating be the bigger banks that can loan to these bigger operators? And you can take the rest of the time.

SENATOR VICKERS: I appreciate that, Senator Chambers. No, I think it is going to be the smaller banks that are really seriously trying to use this program because they are...they understand that if their customers are no longer in operation, their entire town is going to be in very difficult troubles and consequently their bank. They have got a personal stake in it as well in most of the smaller rural communities. I believe it is the smaller bankers that will be trying to use this and for the benefit of generally the smaller operators.

PRESIDENT: The Chair recognizes Senator Warner.

SENATOR WARNER: Mr. President and members of the Legislature, I have a motion just to move to bracket the resolution till Monday. All I have done every time I have gotten up today is ask what are the provisions, the conditions that someone has to meet to qualify. It seems like a fairly reasonable thing to know. Now Senator Schmit has added some light but in the process said he wished he knew more. Well, I wish I would know more too. I don't want to be put in the position that some of the comments would suggest that because I am reluctant to vote on it today or because I am asking questions that somehow or other that is to mean that I am not concerned with that crisis that agriculture has or a lot of other crises, for that matter, that are financial in nature that citizens of this state have. I have got concern about all of them. But it makes absolutely no sense to me for anybody in this body to blindly vote for something by title. Who qualifies? Do you have to qualify for FHA to get into this to start with? It's a loan of last resort. You know, there is a whole host of people who wouldn't qualify. I assume that that is one of the conditions. No one seems to know. It seems to me that the issue is important enough that we ought to at least know what the conditions are to qualify because if it is nothing but rhetoric that I am voting on, well, then strike any reference to a specific piece of legislation and I can vote on rhetoric. But that is not what we are voting on.